Case 20-81883 Doc 16 Filed 12/09/20 Entered 12/09/20 08:34:13 Desc Main Document Page 1 of 8

# IN THE UNITED STATES BANKRUPTCY COURT FOR THE NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

In re:	) Case No.: 20-81883
Brian Reichenbach	)
Dani Reichenbach	Chapter: Chapter 13
Debtor(s)	) <b>Judge:</b> Honorable Thomas M. Lynch

#### **NOTICE OF MOTION**

#### To:

Brian & Dani Reichenbach, 10167 Rich Road, DeKalb, IL 60115

Meyer, Lydia, Trustee, 308 W. State St. #212 Box 14127, Rockford, IL 61105-4127

**PLEASE TAKE NOTICE** that on 1/7/21 at 10.00 a.m. I shall appear before the **Honorable Thomas M. Lynch**, or any judge sitting in that judge's place, and then and there present the attached **MOTION FOR ORIGINAL FEES**, a copy of which is attached.

This motion will be presented and heard electronically using Zoom for Government. No personal appearance in court is necessary or permitted. To appear and be heard on the motion, you must do the following:

**To appear by video**, use this link: https://www.zoomgov.com/. Then enter the meeting ID and password.

**To appear by telephone**, call Zoom for Government at 1-669-254-5252 or 1-646-828-7666. Then enter the meeting ID and password.

**Meeting ID and password**. The meeting ID for this hearing is 160 291 5226 and the password is 852255. The meeting ID and password can also be found on the judge's page on the court's website.

If you object to this motion and want it called on the presentment date above, you must file a Notice of Objection no later than two (2) business days before that date. If a Notice of Objection is timely filed, the motion will be called on the presentment date. If no Notice of Objection is timely filed, the court may grant the motion in advance without a hearing.

By: /s/ Jason A. Kara

Jason A. Kara, Attorney for Debtor(s)

#### **CERTIFICATE OF SERVICE**

I, **Jason A. Kara**, certify under penalty of perjury that I served a copy of this notice and the attached motion on each entity shown on the attached list at the address shown and by the method indicated on the list on 12/09/2020 at or before 5 p.m.

By: /s/ Jason A. Kara\_

Jason A. Kara, Attorney for Debtor(s)
Geraci Law L.L.C.
55 E. Monroe Street #3400
Chicago, IL 60603
312.332.1800 (p) 877.247.1960 (f) ndil@geracilaw.com

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Information to identify the case:							
Debtor 1	Brian Patrick Reichenbach	Social Security number or ITIN xxx-xx-3010					
	First Name Middle Name Last Name	EIN					
Debtor 2	Dani Lee Reichenbach	Social Security number or ITIN xxx-xx-5944					
(Spouse, if filing)	First Name Middle Name Last Name	EIN					
United States Bar	nkruptcy Court Northern District of Illinois	Date case filed for chapter 13 11/17/20					
Case number: 2	20–81883						

#### Official Form 309I

## **Notice of Chapter 13 Bankruptcy Case**

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Brian Patrick Reichenbach	Dani Lee Reichenbach
2.	All other names used in the last 8 years		fka Dani Lee Ballou
3.	Address	10167 Rich Road DeKalb, IL 60115	10167 Rich Road DeKalb, IL 60115
4.	<b>Debtor's attorney</b> Name and address	Jason A. Kara Geraci Law L.L.C. 55 E. Monroe St. Suite #3400 Chicago, IL 60603	Contact phone 312.332.1800 Email: ndil@geracilaw.com
5.	Bankruptcy trustee Name and address	Lydia Meyer Lydia Meyer – 13 Trustee P.o. Box 14127 Rockford, IL 61105–4127	Contact phone 815–968–5354
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> .	Western Division 327 South Church Street Rockford, IL 61101	Hours open: 8:30 a.m. until 4:30 p.m. except Saturdays, Sundays and legal holidays. Contact phone 1–866–222–8029 Date: 11/18/20

For more information, see page 2

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Case number 20-81883 Debtor Brian Patrick Reichenbach and Dani Lee Reichenbach 7. Meeting of creditors Debtors must attend the meeting to December 14, 2020 at 11:30 AM Appear By VIDEO., See details Now at www.justice.gov/ust/, file/ILN.pdf/download. be questioned under oath. In a joint case, both spouses must attend. The meeting may be continued or adjourned to a Creditors may attend, but are not later date. If so, the date will be on the court required to do so. docket. Debtors must bring a picture ID and proof of their Social Security Number 8. Deadlines Deadline to file a complaint to challenge Filing deadline: 2/12/21 The bankruptcy clerk's office must dischargeability of certain debts: receive these documents and any required filing fee by the following You must file: deadlines. a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim Filing deadline: 1/26/21 (except governmental units): Deadline for governmental units to file a proof of Filing deadline: 5/17/21 claim: Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office.

If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.

Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial. Deadline to object to exemptions: Filing deadline: 30 days after the The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you conclusion of the meeting of creditors may file an objection. The debtor has filed a plan. The plan is enclosed. The hearing on confirmation will be held on: 9. Filing of plan 1/7/21 at 10:00 AM , Location: Appear using Zoom for Government. To appear by video, use this link: https://www.zoomgov.com/ or to appear by telephone, call Zoom for Government at 1-669-254-5252 or 1-646-828-7666. Then enter the meeting ID 160 291 5226 and passcode 852255. The Disclosure of Compensation has been filed. The attorney for the debtor is requesting fees of \$ 4500.00 Objections to confirmation of the Plan shall be filed at least 7 days prior to the confirmation hearing. If there are no objections, the Court may confirm the plan and allow fees requested by debtor's counsel to be paid through the plan. If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case. 10. Creditors with a foreign address 11. Filing a chapter 13 Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the bankruptcy case plan and appear at the confirmation hearing. A copy the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as 12. Exempt property exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a>. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan 13. Discharge of debts are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you

must file a motion by the deadline.

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United States Bankruptcy Court Northern District of Illinois

In re: Case No. 20-81883-TML

Brian Patrick Reichenbach

Chapter 13

Dani Lee Reichenbach

Debtor(s)

## CERTIFICATE OF NOTICE

District/off: 0752-3 User: yashicar Page 1 of 2
Date Rcvd: Nov 18, 2020 Form ID: 309I Total Noticed: 23

The following symbols are used throughout this certificate:

Symbol Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

#### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 20, 2020:

<b>Recip ID</b> db/jdb	Recipient Name and Address  + Brian Patrick Reichenbach, Dani Lee Reichenbach, 10167 Rich Road, DeKalb, IL 60115-8247
tr	Lydia Meyer, Lydia Meyer - 13 Trustee, P.o. Box 14127, Rockford, IL 61105-4127
29120237	+ Certified Services INC, Attn: Bankruptcy Dept., 1300 N Skokie Hwy Ste 10, Gurnee,IL 60031-2144
29120238	+ Dupage Credit Union, Attn: Bankruptcy Dept., 1515 Bond St, Naperville, IL 60563-0112
29120250	+ Equifax, Attn: Bankruptcy Dept., PO Box 740241, Atlanta, GA 30374-0241
29120249	+ Experian, Attn: Bankruptcy Dept., PO Box 2002, Allen, TX 75013-2002
29120247	+ Griffin Leininger, Dupage Credit Union, 421 N County Farm Rd, Wheaton, IL 60187-3981
29120236	+ Hyundai Capital Americ, Attn: Bankruptcy Dept., 4000 Macarthur Blvd Ste, Newport Beach, CA 92660-2558
29120241	+ Loancare, Attn: Bankruptcy Dept., 3637 Sentara Way, Virginia Beach, VA 23452-4262
29120248	+ Transunion, Attn: Bankruptcy Dept., PO Box 1000, Chester, PA 19016-1000

TOTAL: 10

#### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Standard Time.			
Recip ID aty	Notice Type: Email Address Email/Text: ndil@geracilaw.com	Date/Time	Recipient Name and Address
·	Ç	Nov 18 2020 23:28:00	Jason A. Kara, Geraci Law L.L.C., 55 E. Monroe St. Suite #3400, Chicago, IL 60603
ust	+ Email/Text: USTPRegion11.MD.ECF@usdoj.gov	Nov 18 2020 23:30:00	Patrick S Layng, Office of the U.S. Trustee, Region 11, 780 Regent St., Suite 304, Madison, WI 53715-2635
29120245	+ EDI: CAPITALONE.COM	Nov 19 2020 03:53:00	CAP1/WMT, Attn: Bankruptcy Dept., Po Box 31293, Salt Lake City,UT 84131-0293
29120235	+ EDI: CAPITALONE.COM	Nov 19 2020 03:53:00	Capital ONE BANK USA N, Attn: Bankruptcy Dept., Po Box 31293, Salt Lake City,UT 84131-0293
29120252	+ EDI: DISCOVER.COM	Nov 19 2020 03:53:00	Discover FIN SVCS LLC, Attn: Bankruptcy Dept., Po Box 15316, Wilmington, DE 19850-5316
29120258	+ EDI: IRS.COM	Nov 19 2020 03:53:00	IRS Priority Debt, Bankruptcy Dept., PO Box 7346, Philadelphia,PA 19101-7346
29120255	EDI: JPMORGANCHASE	Nov 19 2020 03:53:00	Jpmcb CARD, Attn: Bankruptcy Dept., Po Box 15369, Wilmington, DE 19850
29120243	+ EDI: RMSC.COM	Nov 19 2020 03:53:00	Syncb/CARE CREDIT, Attn: Bankruptcy Dept., 950 Forrer Blvd, Kettering, OH 45420-1469
29120242	+ EDI: RMSC.COM	Nov 19 2020 03:53:00	Syncb/JCP, Attn: Bankruptcy Dept., Po Box 965007, Orlando,FL 32896-5007
29120244	+ EDI: RMSC.COM	Nov 19 2020 03:53:00	Syncb/NTWK, Attn: Bankruptcy Dept., Po Box 965036, Orlando.FL 32896-5036
29120253	+ EDI: RMSC.COM	Nov 19 2020 03:53:00	Syncb/PPC, Attn: Bankruptcy Dept., Po Box
29120254	+ EDI: RMSC.COM	Nov 19 2020 03:53:00	530975, Orlando,FL 32896-0001 Syncb/PPMC, Attn: Bankruptcy Dept., Po Box

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District/off: 0752-3 User: yashicar Page 2 of 2 Date Rcvd: Nov 18, 2020 Form ID: 309I Total Noticed: 23

965005, Orlando,FL 32896-5005

29120239 + EDI: RMSC.COM

Nov 19 2020 03:53:00 Syncb/Walmart, Attn: Bankruptcy Dept., Po Box

965024, Orlando,FL 32896-5024

TOTAL: 13

### BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
29120256	*+	Capital ONE BANK USA N, Attn: Bankruptcy Dept., Po Box 31293, Salt Lake City,UT 84131-0293
29120257	*+	Capital ONE BANK USA N, Attn: Bankruptcy Dept., Po Box 31293, Salt Lake City,UT 84131-0293
29120251	*+	Certified Services INC, Attn: Bankruptcy Dept., 1300 N Skokie Hwy Ste 10, Gurnee,IL 60031-2144
29120240	*+	Dupage Credit Union, Attn: Bankruptcy Dept., 1515 Bond St, Naperville, IL 60563-0112
29120246	*+	Dupage Credit Union, Attn: Bankruptcy Dept., 1515 Bond St, Naperville, IL 60563-0112

TOTAL: 0 Undeliverable, 5 Duplicate, 0 Out of date forwarding address

### NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 20, 2020 Signature: /s/Joseph Speetjens

### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 18, 2020 at the address(es) listed

below:

**Email Address** Name

Jason A. Kara

on behalf of Debtor 1 Brian Patrick Reichenbach ndil@geracilaw.com

Lydia Meyer

ecf@lsm13trustee.com

Patrick S Layng

USTPRegion 11. MD. ECF@usdoj.gov

TOTAL: 3

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#### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

In re:	Brian Reichenbach	)	BK No.:	20-81883
	Dani Reichenbach	)		
		)	Chapter:	13
		)	Judge:	Honorable Thomas M. Lynch
		)		
		)		
	Debtor(s)	)		

# ATTORNEY'S APPLICATION FOR CHAPTER 13 COMPENSATION UNDER THE COURT-APPROVED RETENTION AGREEMENT

(Use for cases filed on or after April 20, 2015)

The undersigned attorney seeks compensation pursuant to 11 U.S.C. § 330(a)(4)(B) and the **Court-Approved Retention Agreement** executed by the debtor(s) and the attorney, for representing the interests of the debtor(s) in this case.

#### **Use of Court-Approved Retention Agreement:**

The attorney and the debtor(s) have entered into the Court-Approved Retention Agreement.

#### **Attorney Certification:**

The attorney hereby certifies that:

- 1. All disclosures required by General Order No. 11-2 have been made.
- 2. The attorney and the debtor(s) have either:
  - (i) not entered into any other agreements that provide for the attorney to receive:
    - a. any kind of compensation, reimbursement, or other payment, or
    - b. any form of, or security for, compensation, reimbursement, or other payment that varies from the Court-Approved Retention Agreement; or
  - (ii) have specifically discussed and understand that:
    - a. the Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation;
    - b. the terms of the Court-Approved Retention Agreement take the place of any conflicting provision in an earlier agreement;
    - c. the Court-Approved Retention Agreement cannot be modified in any way by other agreements; and
    - d. any provision of another agreement between the debtor and the attorney that conflicts with the Court-Approved Retention Agreement is void.

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Con	npensation so	ought for	services in	this case	pursuant to the	e Court-A	pproved	Retention A	<b>Agreement:</b>

\$ 4,500.00 flat fee for services through case closing

#### Reimbursement sought for expenses in this case:

\$ 0.00 for filing fee paid by the attorney with the attorney's funds

\$ 0.00 for other expenses incurred in connection with the case and paid by the attorney with

the attorney's funds (itemization must be attached)

\$ 0.00 Total reimbursement requested for expenses.

Funds previously paid to the attorney by or on behalf of the debtor(s) in the year before filing this case and not reflected in or related to the Court-Approved Retention Agreement:

X None

A total of \$ 0.00

Date of Application: December 09, 2020 Attorney Signature /s/Jason A. Kara